

Welcome to Enight for Producers

Digital Point-of-Sale Tool

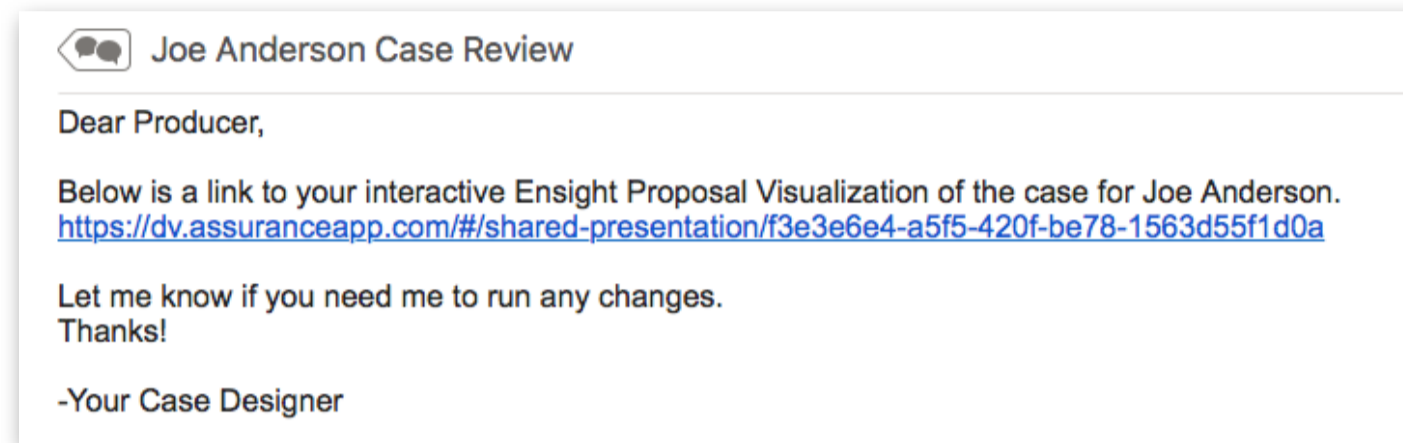


WL Accumulation

Whole life, with generally strong guaranteed death benefits and net surrender values, is more appropriate than IULs or other accumulation-oriented products for some clients. It is common to focus on the guaranteed

side of whole life products for more risk-averse clients, and the non-guaranteed net surrender value of accumulation-oriented products for less risk-averse clients. The following example is set up to emphasize the guaranteed side of whole life against IULs for more risk-averse clients.

Click the Link



NOTE

- ✓ We recommend Google Chrome as the most optimal browser
- ✗ Internet Explorer is not compatible with our software

See Spreadsheet

1 Notice the WL 'Guaranteed' Cash Value Year 20

2 See the Index 'Non-Guaranteed' Cash value at year 40, Life Expectancy

3 Accumulation Index UL Guaranteed DB goes to year 30

Carrier 1						Carrier 2				
Whole Life 10 Pay						Accumulation Index UL				
Preferred Non-Tobacco						Preferred Non-Tobacco				
Initial Guaranteed Death Benefit			Initial Annual Guaranteed Premium			Initial Guaranteed Death Benefit			Initial Annual Guaranteed Premium	
\$230,894			\$10,000			\$222,005			\$10,000	
Added notes: DB Guarantee A120						Added notes: DB Guarantee A75				
Year	Grd. Planned Premium	Grd. Net Surrender Value	Non-Grd. Net Surrender Value	Grd. Net Death Benefit		Grd. Planned Premium	Grd. Net Surrender Value	Non-Grd. Net Surrender Value	Grd. Net Death Benefit	
5	\$10,000	\$38,220	\$39,174	\$230,894		\$10,000	\$34,063	\$48,207	\$257,982	
10	\$10,000	\$92,750	\$103,535	\$230,894		\$10,000	\$72,519	\$123,882	\$294,524	
15	\$0	\$107,971	\$139,231	\$230,894		\$0	\$69,351	\$173,678	\$294,524	
20	\$0	\$124,253	\$186,400	\$230,894		\$0	\$60,431	\$244,795	\$294,524	
25	\$0	\$141,046	\$247,264	\$230,894		\$0	\$40,756	\$348,665	\$294,524	
30	\$0	\$158,188	\$324,452	\$230,894		\$0	\$1,086	\$498,597	\$294,524	
35	\$0	\$174,607	\$420,747	\$230,894		\$0	\$0	\$714,200	\$0	
40	\$0	\$188,857	\$538,712	\$230,894		\$0	\$0	\$1,018,346	\$0	
45	\$0	\$199,989	\$677,403	\$230,894		\$0	\$0	\$1,439,341	\$0	
50	\$0	\$207,784	\$832,422	\$230,894		\$0	\$0	\$2,036,078	\$0	

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WL Accumulation (continued)

Interact with Graph

